

# Exhibit 3

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

MICHELLE MARINO, DEBORAH  
ESPARZA, MONICA RAEL, and  
CERA HINKEY, on behalf of  
themselves and all others similarly  
situated,

Plaintiffs,

v.

COACH, INC.,

CASE NO.:

1:16-cv-01122-VEC (OTW) (Lead)

Consolidated Member Case Nos.:

1:16-cv-03773-VEC (OTW)

1:16-cv-03677-VEC (OTW)

1:16-cv-05320-VEC (OTW)

**DECLARATION OF ANDREA R. GOLD**

I, Andrea R. Gold, declare as follows:

1. I am one of the counsel for the Plaintiffs in this case. I submit this affidavit in support of Plaintiffs' Unopposed Motion for Final Approval of Class Action Settlement.

2. The facts contained in this Affidavit are within my personal knowledge, and I could testify to those facts if called to do so under oath.

3. I was first admitted to practice law in 2004 in Illinois. (Bar No. 6282969). I was also admitted in Washington, D.C. in 2007 (Bar No. 502607), and Maryland in 2013 (Registration No. 201306100006). I have been admitted pro hac vice in this matter.

4. I am a graduate of University of Michigan Law School (J.D., 2004) and University of Michigan Business School (B.B.A., 2001).

5. I have been in private practice since 2006, and a large portion of my practice has involved litigation on behalf of consumers, representing individuals and classes injured by predatory banking practices, unlawful insurance practices, violations of the Telephone Consumer Protection Act, and other unfair and deceptive business practices.

6. Over the past fourteen years, I have gained substantial experience handling complex civil litigation and class action litigation. With co-counsel, I have taken two cases to trial, including jury trials that have lasted several months.

7. I was lead counsel from Tycko & Zavareei in this case. As reflected below, my time accounts for 83.5% of our firm's time billed to this matter.

8. I have been named Class Counsel or Settlement Class Counsel in class actions including *Jacobs v. FirstMerit Corporation, et. al.*, No. 11 CV000090 (Ct. Common Pleas, Lake County, Ohio), *Maria Vergara v. Uber Technologies, Inc.*, No. 1:15-CV-06942 (N.D. Ill.), *Szafarz v. United Parcel Service, Inc.*, No. SUCV2016-2094-BLS2 (Superior Court, Commonwealth of Massachusetts), *Jenna Lloyd, et al. v. Navy Federal Credit Union*, Case No. 3:17-cv-01280 (S.D. Cal.); and *Harris v. Farmers Insurance*, No. BC579498 (Super. Ct. State of CA). The *Jacobs* litigation resulted in a \$15,975,000 settlement that has received final approval. The litigation against Uber Technologies, Inc. resulted in a \$20 million settlement that has been finally approved. The litigation against UPS resulted in a \$995,000 settlement that has been finally approved. The *Lloyd* litigation resulted in a \$24.5 settlement that has received final approval. The *Harris* litigation resulted in a \$15 million settlement that has received final approval.

9. Tycko & Zavareei has also been named Class Counsel, Lead Counsel, or Settlement Class Counsel in consumer class actions styled *Shannon Schulte, et al. v. Fifth Third Bank*, No. 1:09-cv-06655 (N.D. Ill.); *Kelly Mathena v. Webster Bank*, No. 3:10-cv-01448 (D. Conn.); *Nick Allen, et al. v. UMB Bank, N.A., et al.*, No. 1016 Civ. 34791 (Cir. Ct. Jackson County, Mo.); *Thomas Casto, et al. v. City National Bank, N.A.*, No. 10 Civ. 01089 (Cir. Ct. Kanawha County, W. Va.); *Eaton v. Bank of Oklahoma, N.A., and BOK Financial Corporation, d/b/a Bank of Oklahoma, N.A.*, No. CJ-2010-5209 (Dist. Ct. for Tulsa County, Okla.); *Lodley and Tehani Taulva, et al., v. Bank of Hawaii and Doe Defendants 1-50*, No. 11-1-0337-02 (Cir. Ct. of 1st Cir., Haw.); *Jessica Duval, et al. v. Citizens Financial Group, Inc., et al.*, No. 1:10-cv-21080 (S.D. Fla.); *Mascaro, et al. v. TD Bank, Inc.*, No. 10-cv-21117 (S.D. Fla.); *Theresa Molina, et al., v. Intrust Bank, N.A.*, No. 10-cv-3686 (18th Judicial Dist., Dist. Ct. Sedgwick County, Kan.); *Trombley v.*

*National City Bank*, No. 1:10-cv-00232-JDB (D.D.C.); *Jonathan Jones, et al. v. United Bank and United Bankshares, Inc.*, No. 11-C-50 (Cir. Ct. of Jackson County, W. Va.); *Amber Hawthorne, et al. v. Umpqua Bank*, No. 4:11-cv-06700 (N.D. Cal.); *Sylvia Hawkins, et al. v. First Tennessee Bank, N.A.*, No. CT-004085-11 (Cir. Ct. of Shelby County, Tenn.); *Jane Simpson, et al. v. Citizens Bank, et al.*, No. 2:12-cv-10267 (E.D. Mich.); *Alfonse Forgione, et al. v. Webster Bank, N.A.*, No. UWY-CV12-6015956-S (Super. Ct. Judicial Dist. of Waterbury, Conn.); *Sherry Bodnar v. Bank of America, N.A.*, No. 5:14-cv-03224-EGS (E.D. Pa.); *Wong v. TrueBeginnings LLC d/b/a True.com*, No. 3-07 Civ. 1244-N (N.D. Tex.); *Geis v. Airborne Health, et. al.*, Civil Action No. 2:07 Civ. 4238-KSH-PS (D. N.J.); *Dennings, et al. v. Clearwire Corporation*, No. 2:10-cv-01859 (W.D. Wash.); *In Re: Higher One Oneaccount Marketing And Sales Practices Litigation*, No. 3:12-md-02407 (D. Conn.); *Galdamez v. I.Q. Data International, Inc.*, No. 15-cv-1605 (E.D. Va.); *Brown v. Transurban USA*, No. 15-cv-494 (E.D. Va.); *Gatinella et al. v. Michael Kors (USA)*, No. 14-cv-5731 (S.D.N.Y.); *Grayson, et al. v. General Electric Company*, 3:13-cv-1799 (D. Conn.); *Farrell, et al. v. Bank of America, N.A.*, No. 3:16-00492 (S.D. Cal.); *In re: APA Assessment Fee Litigation*, 1:10-cv-01780 (D.D.C.); *Griffith v. ContextMedia Health, LLC d/b/a Outcome Health*, No. 1:16-cv-02900 (N.D. Ill.); *Scott, et al. v. JPMorgan Chase & Co.*, No. 17-cv-249 (D.D.C.); *In re Think Finance, LLC, et al.*, No. 17-bk-33964 (Bankr. N.D. Tex.); *Gibbs v. Plain Green, LLC*, No. 3:17-cv-495 (E.D. Va.); *Meta v. Target Corp., et al.*, No. 14-cv-0832 (N.D. Ohio); *Petit v. Procter & Gamble Co.*, No. 15-cv-02150 (N.D. Cal.); *Kumar v. Safeway, Inc. et al.*, RG14726707 (Super. Ct. of Cal. Cty. of Alameda); *Kumar v. Salov North America Corp., et al.*, 4:14-cv-02411 (N.D. Cal.); and *Koller v. Deoleo USA, Inc.*, Case No. 3:14-CV-02400-RS (N.D. Cal.); *Stathakos et al. v. Columbia Sportswear Co.*, No. 1:16-cv-04543 (N.D. Cal.); *Robinson v. First Hawaiian Bank*, No. 17-1-0167-01 (Cir. Ct. of 1st Cir., Haw.); *Hughes v Autozone Parts, Inc.*, No. BC63-1-080 (Super. Ct. State of CA); *Harris v. Farmers Insurance*, No. BC579498 (Super. Ct. State of CA); *Harkey v. General Electric Company*, No. 3:13-cv-01799 (D. Conn.); Each of these actions has resulted in a settlement that has been finally approved.

10. Jeffrey Kaliel is a former partner in the Firm and is a 2005 graduate of Yale Law School. Mr. Kaliel worked briefly on this matter. He is licensed in several state and federal courts around the country and has been appointed class counsel in numerous class actions.

11. A former fellow at my office, Rebecca Azhdam, also worked on this case. Ms. Azhdam graduated from Columbia Law School in 2017. Prior to that, Ms. Azhdam graduated from Johns Hopkins University in 2011. Ms. Azhdam is admitted to practice in New York (Bar No. 5639034) and the District of Columbia.

<u>Name</u>	<u>Position</u>	<u>Total Hours</u>	<u>Adjusted Rate</u>	<u>Lodestar</u>
Andrea Gold	Partner	78.90	\$759	\$59,885.10
Jeffrey Kaliel	Fmr. Partner	5.00	\$759	\$3,795.00
Rebecca Azhdam	Fmr. Fellow	11.90	\$465	\$5,533.50
Matthew Folkerts	Fmr. Paralegal	5.60	\$206	\$1,153.60
Maura Dunn	Fmr. Paralegal	4.00	\$206	\$824
Melat Kiros	Fmr. Paralegal	.40	\$206	\$82.40
Nathan Laporte	Fmr. Paralegal	1.90	\$206	\$391.40
TOTAL		102.70		\$71,665

11. The above chart was prepared from contemporaneous detailed daily time records regularly prepared and maintained by Tycko & Zavareei utilizing timekeeping software to which all employees have access. In my opinion, the time spent by attorneys and staff of Tycko & Zavareei was reasonable and necessary. Indeed, by prosecuting this case purely on a contingency basis and not being paid by the hour, Tycko & Zavareei attorneys and staff worked efficiently and avoided unnecessary work. The detailed time and expense entries are available to the Court *en camera* upon request.

12. Tycko & Zavareei incurred \$687.67 in unreimbursed case-related expenses, including expenses related to filing, travel, copying, and case administration. Expenses are accounted for and billed separately and are not duplicated in my firm's professional billing rate.

TZ has not received reimbursement for expenses incurred in connection with this litigation. The actual expenses incurred in the prosecution of this case is reflected on the computerized accounting records of my firm prepared by bookkeeping staff, based on receipts and check records, and accurately reflect all actual expenses incurred. These expenses were necessary to prosecuting litigation of this size and complexity on behalf of the Settlement Class, and they are typical of expenses regularly awarded in large-scale class actions. Indeed, because Tycko & Zavareei was responsible for advancing all expenses incurred, Tycko & Zavareei had a strong incentive not to spend any funds unnecessarily.

13. The hourly rates are based on the typical hourly rates for lawyers of similar experience in the communities in which Class Counsel practice.

14. The hourly rates shown for the attorneys at Tycko & Zavareei are our 2020-2021 rates charged as delineated by the Adjusted Laffey Matrix (<http://www.laffeymatrix.com/>), which provides market rates for attorneys working in the Washington, D.C. area. *See, e.g., DL v. Dist. of Columbia*, 924 F.3d 585 (D.C. Cir. 2019) (discussing the history and basis of the Laffey matrix). Although the Adjusted Laffey Matrix is updated annually, courts have awarded attorneys' fees consistent with the Adjusted Laffey Matrix to my firm in a number of cases. *See, e.g., Kumar v. Salov North America Corp.*, No. 14-CV-2411-YGR, 2017 WL 2902898 (N.D. Cal. July 7, 2017); *Stathakos v. Columbia Sportswear Co.*, No. 15-CV-04543-YGR, 2018 WL 1710075, at \*6 (N.D. Cal. Apr. 9, 2018); *Meta v. Target Corp., et al.*, No. 14-cv-0832 (N.D. Ohio Aug. 7, 2018), Dkt. 179; *In re Think Finance, LLC*, et al., No. 17-bk-33964 (Bankr. N.D. Tex.); *Brown v. Transurban USA, Inc.*, No. 1:15CV494 (JCC/MSN), 2016 WL 6909683 (E.D. Va. Sept. 29, 2016); *Small v. BOKF, N.A.*, No. 1:13-cv-01125-REB-MJW (D. Colo.); *Soule v. Hilton Worldwide, Inc.*, No. CV 13-00652 ACK-RLP, 2015 WL 12827769 (D. Haw. Aug. 25, 2015); *Beck v. Test Masters Educ.*

*Servs., Inc.*, 73 F. Supp. 3d 12 (D.D.C. 2014); *see also Mancini v. Dan P. Plute, Inc.*, 358 F. App'x 886 (9th Cir. 2009) (accepting Adjusted Laffey Matrix as evidence of reasonable hourly rates charged by Washington, D.C. attorneys).

Executed at Kensington, Maryland this 11th day of January 2021.

A handwritten signature in cursive script, reading "Andrea Gold", positioned above a horizontal line.

Andrea R. Gold, Esq.